

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL J DUDZINSKI
LUCY ANNE DUDZINSKI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-10105 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/11/2016 and confirmed on 4/19/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|------|------------------|
| Total Receipts | | 44,417.29 |
| Less Refunds to Debtor | 0.00 | |
| TOTAL AMOUNT OF PLAN FUND | | 44,417.29 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 4,580.00 | |
| Trustee Fee | 2,095.12 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 6,675.12 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | PENNYMAC LOAN SERVICES LLC Acct: 3294 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PENNYMAC LOAN SERVICES LLC Acct: 3294 | 7,680.80 | 7,680.80 | 0.00 | 7,680.80 |
| | PENNYMAC LOAN SERVICES LLC Acct: 3294 | 0.00 | 26,602.23 | 0.00 | 26,602.23 |
| | PENNYMAC LOAN SERVICES LLC Acct: 3294 | 0.00 | 0.00 | 0.00 | 0.00 |
| | ERIE FEDERAL CREDIT UNION(*) Acct: 7163 | 2,360.64 | 2,360.64 | 333.37 | 2,694.01 |
| | | | | | 36,977.04 |

| | | | | | |
|----------|--|----------|----------|------|------|
| Priority | | | | | |
| | DANIEL P FOSTER ESQ** Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | MICHAEL J DUDZINSKI Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | FOSTER LAW OFFICES** Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | DANIEL P FOSTER ESQ** Acct: | 3,580.00 | 3,580.00 | 0.00 | 0.00 |
| | DANIEL P FOSTER ESQ** Acct: | 1,000.00 | 1,000.00 | 0.00 | 0.00 |
| | PENNYMAC LOAN SERVICES LLC Acct: 3294 | 0.00 | 0.00 | 0.00 | 0.00 |

*** NONE ***

| | | | | | |
|-----------|-----------------------------------|----------|--------|------|--------|
| Unsecured | | | | | |
| | MIDLAND FUNDING LLC Acct: 7034 | 3,992.55 | 126.61 | 0.00 | 126.61 |
| | CITIBANK NA(*)++ Acct: 5153 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CREDIT FIRST NA* Acct: 6429 | 1,069.57 | 33.92 | 0.00 | 33.92 |
| | DISCOVER PERSONAL LOANS** | 9,704.46 | 307.75 | 0.00 | 307.75 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 2235 | | | | |
| | ERIE FEDERAL CREDIT UNION(*) | 1,492.86 | 47.34 | 0.00 | 47.34 |
| | Acct: 8635 | | | | |
| | AFNI INC | 5,038.92 | 159.79 | 0.00 | 159.79 |
| | Acct: 2517 | | | | |
| | MIDLAND FUNDING LLC | 456.05 | 14.47 | 0.00 | 14.47 |
| | Acct: 5240 | | | | |
| | MIDLAND FUNDING LLC | 390.07 | 12.37 | 0.00 | 12.37 |
| | Acct: 3747 | | | | |
| | MIDLAND FUNDING LLC | 1,983.04 | 62.88 | 0.00 | 62.88 |
| | Acct: 4338 | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 765.13 |

TOTAL PAID TO CREDITORS

37,742.17

TOTAL CLAIMED

PRIORITY 0.00

SECURED 10,041.44

UNSECURED 24,127.52

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL J DUDZINSKI
LUCY ANNE DUDZINSKI
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10105 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael J. Dudzinski
Lucy Anne Dudzinski
Debtors

Case No. 16-10105-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 23, 2021

User: jmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Michael J. Dudzinski, Lucy Anne Dudzinski, 2319 Poplar Street, Erie, PA 16502-2554 |
| cr | + PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500 Atlanta, GA 30305-1636 |
| 15340459 | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14177037 | + Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14177038 | + Credit First / CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011 |
| 14177040 | + Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911 |
| 14177042 | + New Day Financial / Dove, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 |
| 14261063 | + PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602 |
| 14177043 | Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051 |
| 14239494 | State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | Email/PDF: rmscedi@recoverycorp.com | Feb 24 2021 03:36:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14177037 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 24 2021 02:43:34 | Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14177039 | + Email/Text: dplbk@discover.com | Feb 24 2021 03:21:00 | Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954 |
| 14177041 | + Email/Text: kthomas@eriefcu.org | Feb 24 2021 03:20:00 | Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845 |
| 14220659 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 24 2021 03:20:00 | Midland Funding LLC, PO Box 2011, Warren MI 48090-2011 |
| 14187635 | Email/PDF: rmscedi@recoverycorp.com | Feb 24 2021 03:36:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14177044 | + Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com | Feb 24 2021 03:19:00 | State Farm Financial Services, Po Box 2328, Bloomington, IL 61702-2328 |
| 14177045 | + Email/PDF: gecsed@recoverycorp.com | Feb 24 2021 02:43:22 | Synco / Toys R Us DC, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14177046 | + Email/PDF: gecsed@recoverycorp.com | Feb 24 2021 02:45:08 | Synchrony Bank / JCPennys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14177047 | + Email/PDF: gecsed@recoverycorp.com | Feb 24 2021 02:41:33 | Synchrony Bank / Sams Club, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |

TOTAL: 10

District/off: 0315-1

User: jmar

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Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | * | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Joint Debtor Lucy Anne Dudzinski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Debtor Michael J. Dudzinski dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| James A. Prostko | on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com |
| Jerome B. Blank | on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com |
| Mario J. Hanyon | on behalf of Creditor PennyMac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Thomas Song | on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com |

TOTAL: 9